

Information to identify the case:

| | | | |
|--------------------------------|-----------------------------------|--------------------------------|-------------------------|
| Debtor 1 | Anthony J. James | Social Security number or ITIN | xxx-xx-7175 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | Willie Mary James | Social Security number or ITIN | xxx-xx-0616 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court | Middle District of Alabama | Date case filed for chapter | 13 |
| Case number: | 16-33020 | | October 25, 2016 |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

No one in the bankruptcy clerk's office may give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| 1. Debtor's full name | Anthony J. James | Willie Mary James |
| 2. All other names used in the last 8 years | | |
| 3. Address | 6493 COUNTY RD 9 Shorter, AL 36075 | 6493 COUNTY RD 9 Shorter, AL 36075 |
| 4. Debtor's attorney Name and address | Joshua C. Milam Shinbaum & Campbell 566 S. Perry Street Montgomery, AL 36104 | Contact phone 334-269-4440 Email: jmilam@smclegal.com |
| 5. Bankruptcy trustee Name and address | Sabrina L. McKinney [Acting] P.O. Box 173 Montgomery, AL 36101 | Contact phone 334-262-8371 |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | One Church Street Montgomery, AL 36104 | Hours open 8:30 AM – 4:00 PM Contact phone 334-954-3800 Date: October 26, 2016 |

For more information, see page 2 >

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 15, 2016 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
Frank M. Johnson, Jr. Federal
Courthouse, (Lee St.
entrance), Sec. 341 Meeting
Room (105), Montgomery, AL
36104

Valid photo identification required.
No cell phones or cameras will be allowed in the building.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: February 13, 2017

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: March 15, 2017

Filing deadline: March 15, 2017

Deadline for governmental units to file a proof of claim: **Filing deadline:** _____

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Claims can be filed electronically through the court's website at:
www.almb.uscourts.gov/electronic-proof-claim.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:
Date: **January 30, 2017, Time: 09:30 AM, Location: U.S. Bankruptcy Court, One Church Street, Courtroom 4C, Montgomery, AL 36104**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect

the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

United States Bankruptcy Court
Middle District of Alabama

In re:
Anthony J. James
Willie Mary James
Debtors

Case No. 16-33020-DHW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1127-2

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 33

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db/jdb
3640910 +Anthony J. James, Willie Mary James, 6493 COUNTY RD 9, Shorter, AL 36075-4608
3640911 BAPTIST HEALTH, PO BOX 241145, Montgomery, AL 36124-1145
3640912 +BAPTIST MEDICAL CENTER EAST, C/O HCBC, 1286 CARMICHAEL WAY, Montgomery, AL 36106-3645
3640914 +DEPARTMENT OF VETERANS AFFAIRS, OFFICE OF PERSONELL MANAGEMENT, 1900 E STREET NW,
Washington, DC 20415-0002
3640906 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241
3640908 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701
3640916 +FRANKLIN COLLECTION SERVICE, INC, PO BOX 3910, TUPELO, MS 38803-3910
3640917 +HOLLOWAY CREDIT SOLUTIONS, PO BOX 6441, DOTHAN, AL 36302-6441
3640918 +JACKSON HOSPITAL, 1725 PINE STREET, Montgomery, AL 36106-1117
3640920 +MONTGOMERY RADIOLOGY, 2055 NORMANDIE DR., STE. 108, MONTGOMERY, AL 36111-2730
3640921 +MONTGOMERY SPINE CENTER, 257 WINTON BLOUNT LOOP, Montgomery, AL 36117-3507
3640922 +NMAC, PO BOX 660360, DALLAS, TX 75266-0360
3640923 +OBGYN ASSOCS, C/O CHAMBLE MATH, PO BOX 230759, Montgomery, AL 36123-0759
3640926 +PNC BANK, PO BOX 3429, Pittsburgh, PA 15230-3429
3640927 +PNC BANK CREDIT CARD, PO BOX 5570, MAILSTOP BR- YB58-01-5, CLEVELAND, OH 44101-0570
3640925 PNC Bank, P O Box 856177, Louisville, KY 40285-6177
3640928 QUEST DIAGNOSTICS, PO BOX 3010, Southeastern, PA 19398-3010
3640907 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000
3640934 +VAUGHN PODIATRY, C/O HCBC, 1286 CARMICHAEL WAY, Montgomery, AL 36106-3645
3640933 +urgent care, 4305 Atlanta hwy, Montgomery, AL 36109-3101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jmilam@smclegal.com Oct 26 2016 20:50:35 Joshua C. Milam,
Shinbaum & Campbell, 566 S. Perry Street, Montgomery, AL 36104
tr +E-mail/Text: trustees_office@chl3mdal.com Oct 26 2016 20:50:56 Sabrina L. McKinney [Acting],
P.O. Box 173, Montgomery, AL 36101-0173
3640909 +EDI: GMACFS.COM Oct 26 2016 20:53:00 ALLY FINANCIAL, PO BOX 380901,
BLOOMINGTON, MN 55438-0901
3640912 +EDI: CCS.COM Oct 26 2016 20:53:00 CREDIT COLLECTIONS SVC, PO BOX 607,
NORWOOD, MA 02062-0607
3640913 +E-mail/Text: bk@creditcentralllc.com Oct 26 2016 20:50:49 CREDITCENTRL, 1409 GILMER AVE,
TALLASSEE, AL 36078-2321
3640915 +EDI: BLUESTEM.COM Oct 26 2016 20:53:00 FINGERHUT, 6250 RIDGEWOOD RD,
SAINT CLOUD, MN 56303-0820
3640919 EDI: JEFFERSONCAP.COM Oct 26 2016 20:53:00 JEFFERSON CAPITAL SYSTEMS, LLC, 16 MCLELAND RD,
SAINT CLOUD, MN 56303
3640924 +EDI: AGFINANCE.COM Oct 26 2016 20:53:00 ONEMAIN FINANCIAL/CITIFINANCIAL,
300 SAINT PAUL PL, BALTIMORE, MD 21202-2120
3640929 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 26 2016 20:49:55 REGIONAL ACCEPTANCE,
2300 PLEASANT HILL RD, DULUTH, GA 30096-1703
3640930 +EDI: DRIV.COM Oct 26 2016 20:53:00 SANTANDER CONSUMER USA, PO BOX 961245,
FT WORTH, TX 76161-0244
3640931 +Fax: 912-629-1539 Oct 26 2016 21:29:57 Titlemax of Alabama d/b/a Titlebucks,
15 Bull Streeet, Suite 200, Savannah, GA 31401-2686
3640932 +E-mail/PDF: uabbankruptcy@comerupshaw.com Oct 26 2016 20:49:44 UAB HEALTH SYSTEM,
619 19TH ST S, Birmingham, AL 35249-1900
3640935 +EDI: VERIZONEAST.COM Oct 26 2016 20:53:00 VERIZON, 500 TECHNOLOGY DR, SUITE 500,
WELDON SPRING, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:
NONE.

TOTAL: 0